Case 08-33493 Doc 1 Filed 12/08/08 Entered 12/08/08 14:11:08 Desc Main Document Page 1 of 35

UNITED STATES BANKRUPTCY COU NORTHERN DISTRICT OF ILLINOI EASTERN DIVISION (CHICAGO)							Volu	untary Petition
					of Joint Debtor (S gl, Christine	pouse) (Last, First M.	Middle):	
					the Joint Debtor in , and trade names)			
Last four digits of Soc. Sec. or Individual-Taxpa than one, state all): xxx-xx-1641		Complete EIN (if	f more	than o	ne, state all):	xxx-xx-6423) No./Complete EIN (if more
Street Address of Debtor (No. and Street, City, 3289 Husking Peg Ln. Geneva, IL	and State):			Street Address of Joint Debtor (No. and Street, City, and State): 3289 Husking Peg Ln. Geneva, IL				
		ZIP CODE 60134						ZIP CODE 60134
County of Residence or of the Principal Place of Kane	of Business:			County		of the Principal Pla	ce of Business:	
Mailing Address of Debtor (if different from stre	et address):			Mailing	Address of Joint	Debtor (if different	rom street addre	ess):
		ZIP CODE						ZIP CODE
Location of Principal Assets of Business Debto	r (if different from st	reet address ab	ove):					
								ZIP CODE
Type of Debtor (Form of Organization)		of Business ck one box.)	3			f Bankruptcy C etition is Filed		
(Check one box.) ✓ Individual (includes Joint Debtors)	Health Care Business Single Asset Real Estate as defined			_	Chapter 7 Chapter 9		Chapter 1	7 15 Petition for Recognition
See Exhibit D on page 2 of this form.	in 11 U.S.C. § 101(51B) Railroad			🗖 🖯	Chapter 11		of a Fore	ign Main Proceeding
Corporation (includes LLC and LLP) Partnership	Stockbroker Commodity Broker				Chapter 12 Chapter 13			15 Petition for Recognition ign Nonmain Proceeding
Other (If debtor is not one of the above	Commodity Broker Clearing Bank				•		of Debts	
entities, check this box and state type of entity below.)	Other			 	Debts are primarily	•	one box.) Debts are	e primarily
		Tax-Exempt Entity (Check box, if applicable.)			lebts, defined in 1 101(8) as "incurre	1 U.S.C.	business	
Debtor is a tax-exempt organization under Title 26 of the United States			States	l p	ndividual primarily to personal, family, or			
Filing Fee (Che	`	ernal Revenue	Code).	<u> </u>	old purpose."	Chapter '	1 Debtors	
Full Filing Fee attached.					Debtor is a small bu	usiness debtor as c	•	• ()
Filing Fee to be paid in installments (appli			ch	Chec		all business debtor	as defined in 11	U.S.C. § 101(51D).
signed application for the court's conside unable to pay fee except in installments.			۹.			noncontigent liqui		luding debts owed to
Filing Fee waiver requested (applicable to				I	k all applicabl	·	30,000.	
attach signed application for the court's consideration. See Official Form 3B.				│H ≉	A plan is being filed Acceptances of the of creditors, in acco	•	I prepetition from S.C. § 1126(b).	one or more classes
Statistical/Administrative Information							3 3 3 4 (1)	THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be availal Debtor estimates that, after any exempt p there will be no funds available for distribu	roperty is excluded a	and administrat		es paid	,			
Estimated Number of Creditors	П	П	П		П		ا ا	
1-49 50-99 100-199 200-999	1,000- 5,000	5,001- 10,000	10,001- 25,000		25,001- 50,000		ver 00,000	
Estimated Assets	П	П	П		П		7	
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 on to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million		lore than 1 billion	
Estimated Liabilities	П	П			П		7	
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 milli		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million		lore than 1 billion	

Case 08-33493 Doc 1 Filed 12/08/08 Entered 12/08/08 14:11:08 Desc Main Document Page 2 of 35

BJ ((Official Form 1) (1/08)	. ago = 0. 0	. •	Page .	4
	oluntary Petition his page must be completed and filed in every case.)	Name of Debtor(s):	Thomas W. Hai Christine M. Ha	_	_
(11	All Prior Bankruptcy Cases Filed Within Last	9 Voors (If more t			_
Loca	tion Where Filed:	Case Number:	nan two, attach add	Date Filed:	-
Nor					
Loca	tion Where Filed:	Case Number:		Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this I	Debtor (If more the	nan one, attach additional sheet.)	
Name	e of Debtor:	Case Number:		Date Filed:	
Distri	ct:	Relationship:		Judge:	-
10Q	Exhibit A be completed if debtor is required to file periodic reports (e.g., forms 10K and) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) e Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	informed the petition of title 11, United St	(To be completed if whose debts are prire e petitioner named in the ner that [he or she] may ates Code, and have ex her certify that I have de	Ibit B debtor is an individual marily consumer debts.) e foregoing petition, declare that I have proceed under chapter 7, 11, 12, or 13 xplained the relief available under each elivered to the debtor the notice	
		X /s/ David Li	nde	12/08/2008	
		David Lind		Date	
Doe:	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.	n ibit C e a threat of imminent a	nd identifiable harm to p	public health or safety?	
	Exi	nibit D			-
·	be completed by every individual debtor. If a joint petition is filed, each Exhibit D completed and signed by the debtor is attached and mais is a joint petition:			eparate Exhibit D.)	
	Exhibit D also completed and signed by the joint debtor is attach	ed and made a part	of this petition.		
	Information Regard (Check any a	ing the Debtor - Ve	enue		
	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days	business, or princip		trict for 180 days immediately	
	There is a bankruptcy case concerning debtor's affiliate, general partr	er, or partnership p	ending in this Distri	ct.	
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sough	endant in an action o	•		
	Certification by a Debtor Who Resid		Residential Proper	ty	_
	Landlord has a judgment against the debtor for possession of debtor's	pplicable boxes.) s residence. (If box	checked, complete	the following.)	
	-				
		Name of landlord th	at obtained judgme	nt)	
	7	Address of landlord	١		
	Debtor claims that under applicable nonbankruptcy law, there are circumonetary default that gave rise to the judgment for possession, after t	umstances under w	hich the debtor wou	•	
	Debtor has included in this petition the deposit with the court of any repetition.	nt that would becom	ne due during the 30	O-day period after the filing of the	
	Debtor certifies that he/she has served the Landlord with this certifical	tion. (11 U.S.C. & 3	362(I)).		

B1 (Official F	orm 1)	(1/08)		Docum

31 (Official Form 1) (1/08) DOCUME	Page 3 01 35 Page 3
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Thomas W. Haingl Christine M. Haingl
	Signatures
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Thomas W. Haingl Thomas W. Haingl X /s/ Christine M. Haingl Christine M. Haingl	(Signature of Foreign Representative)
Telephone Number (If not represented by attorney) 12/08/2008	(Printed Name of Foreign Representative)
Date	Date
Signature of Attorney* X	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Phone No.(630) 898-6500 Fax No.(708) 386-1099 12/08/2008 Date	Printed Name and title, if any, of Bankruptcy Petition Preparer
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	
The debtor requests relief in accordance with the chapter of title 11, United State Code, specified in this petition.	Address X
XSignature of Authorized Individual	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Printed Name of Authorized Individual	 Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Thomas W. Haingl	Case No.		
	Christine M. Haingl		(if known)	
	Debtor(s)			

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Document Page 5 of 35

B 1D (Official Form 1, Exhibit D) (12/08) UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Thomas W. Haingl	Case No.	
	Christine M. Haingl		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: _/s/ Thomas W. Haingl Thomas W. Haingl
Date: 12/08/2008

Document Page 6 of 35 B 1D (Official Form 1, Exhibit D) (12/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Thomas W. Haingl	Case No.		
	Christine M. Haingl		(if known)	
	Debtor(s)			

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

EASTERN DIVISION (CHICAGO) Thomas W. Haingl Case No. In re: Christine M. Haingl (if known)

Debtor(s)

EXHIBIT D. INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Christine M. Haingl Christine M. Haingl
Date: 12/08/2008

Case 08-33493 Doc 1 Filed 12/08/08 Entered 12/08/08 14:11:08 Desc Main Document Page 8 of 35

B6A (Official Form 6A) (12/07)

In re **Thomas W. Haingl Christine M. Haingl**

Case No.	
	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
3289 Husking Peg Ln. Geneva, Illinois	Mortgage	O	\$335,000.00	\$334,472.00

otal: \$335,000.00

Case 08-33493 Doc 1 Filed 12/08/08 Entered 12/08/08 14:11:08 Desc Main Document Page 9 of 35

B6B (Official Form 6B) (12/07)

In re **Thomas W. Haingl Christine M. Haingl**

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

	I		 	
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	С	\$10.00
2. Checking, savings or other financial accounts, certificates of deposit		Checking @ Chase	С	\$280.00
or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking (mother's account) 1/3 interest in CD	W	\$1,025.00 \$7,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Misc. Household Goods	С	\$2,200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothing	С	\$450.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	х			

Case 08-33493 Doc 1 Filed 12/08/08 Entered 12/08/08 14:11:08 Desc Main Document Page 10 of 35

B6B (Official Form 6B) (12/07) -- Cont.

In re **Thomas W. Haingl Christine M. Haingl**

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k)	w	Unknown
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	х			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Case 08-33493 Doc 1 Filed 12/08/08 Entered 12/08/08 14:11:08 Desc Main Document Page 11 of 35

B6B (Official Form 6B) (12/07) -- Cont.

In re **Thomas W. Haingl Christine M. Haingl**

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

			1	
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 VW Jetta	С	\$8,500.00
and said verious and accessories.		2008 Honda Civic (Leased)	С	\$0.00

Case 08-33493 Doc 1 Filed 12/08/08 Entered 12/08/08 14:11:08 Desc Main Document Page 12 of 35

B6B (Official Form 6B) (12/07) -- Cont.

In re **Thomas W. Haingl Christine M. Haingl**

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	х			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
	 	continuation sheets attached	 >	\$19,465.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 08-33493 Doc 1 Filed 12/08/08 Entered 12/08/08 14:11:08 Desc Main Document Page 13 of 35

B6C (Official Form 6C) (12/07)

In re	Thomas W. Haingl
	Christine M. Haingl

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
3289 Husking Peg Ln. Geneva, Illinois	735 ILCS 5/12-901	\$528.00	\$335,000.00
Cash	735 ILCS 5/12-1001(b)	\$10.00	\$10.00
Checking @ Chase	735 ILCS 5/12-1001(b)	\$280.00	\$280.00
Checking (mother's account)	735 ILCS 5/12-1001(b)	\$1,025.00	\$1,025.00
1/3 interest in CD	735 ILCS 5/12-1001(b)	\$6,685.00	\$7,000.00
Misc. Household Goods	735 ILCS 5/12-1001(b)	\$0.00	\$2,200.00
Clothing	735 ILCS 5/12-1001(a), (e)	\$450.00	\$450.00
401(k)	735 ILCS 5/12-704	Unknown	Unknown
	-	\$8,978.00	\$345,965.00

Case 08-33493 Doc 1 Filed 12/08/08 Document

Entered 12/08/08 14:11:08 Desc Main Page 14 of 35

B6D (Official Form 6D) (12/07)

In re Thomas W. Haingl Christine M. Haingl

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

_		1		_		_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 414511721091			DATE INCURRED: NATURE OF LIEN:					
Chase Bank PO Box 24603 Columbus, OH 43219		С	2nd Mortgage COLLATERAL: 3289 Husking Peg Ln. REMARKS:				\$139,021.00	
			VALUE: \$335,000.00					
ACCT#:			VALUE: \$333,000.00 DATE INCURRED: NATURE OF LIEN: Lien on Vehicle					
VW Credit, Inc. 2333 Waukegan Rd. Deerfield, IL 60048		С	COLLATERAL: 2003 VW Jetta REMARKS:				\$9,921.00	\$1,421.00
			VALUE: \$8,500.00	-				
ACCT#: 1508416912585 Washington Mutual Home Loans 324 W. Evans St. Florence, SC 29501		С	DATE INCURRED: NATURE OF LIEN: Mortgage COLLATERAL: 3289 Husking Peg Ln. REMARKS:				\$195,451.00	
			VALUE: \$335,000.00					
ACCT #: 1508416912585			DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears					
Washington Mutual Home Loans 324 W. Evans St. Florence, SC 29501		С	Mortgage arrears COLLATERAL: 3289 Husking Peg Ln. REMARKS:				\$6,258.00	
			VALUE: \$6,258.00	+				
	-	•	Subtotal (Total of this	Pag	e) >		\$350,651.00	\$1,421.00
						Г		

Total (Use only on last page) >

\$350,651.00 \$1,421.00

continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Document

Case 08-33493 Doc 1 Filed 12/08/08 Entered 12/08/08 14:11:08 Desc Main Page 15 of 35

B6E (Official Form 6E) (12/07)

In re Thomas W. Haingl **Christine M. Haingl**

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

$ \sqrt{} $	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	Nocontinuation sheets attached

Case 08-33493 Doc 1 Filed 12/08/08 Entered 12/08/08 14:11:08 Desc Main Document Page 16 of 35

B6F (Official Form 6F) (12/07) In re Thomas W. Haingl Christine M. Haingl

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	NISBI ITEN	עוסרטובט	AMOUNT OF CLAIM
ACCT #: 60895684 American Honda Finance PO Box 168088 Irving, TX 75016	x	н	DATE INCURRED: 08/2004 CONSIDERATION: Co-signed debt REMARKS: Account paid by co-signer; current.					Notice Only
ACCT #: 9553 Bank of America NC4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420		С	DATE INCURRED: 04/2008 CONSIDERATION: Credit Card REMARKS:					\$10,522.00
ACCT #: 517805261561 Capital One Bank Attn: c/o TSYS Debt Management PO Box 5155 Norcross, GA 30091		С	DATE INCURRED: 12/2005 CONSIDERATION: Credit Card REMARKS:					\$7,649.00
ACCT #: 426684111160 Chase - CC Attention: Bankruptcy Department PO Box 15298 Wilmington, DE 19850		С	DATE INCURRED: 08/2006 CONSIDERATION: Credit Card REMARKS:					\$12,867.00
ACCT #: 426684118357 Chase - CC Attention: Bankruptcy Department PO Box 15298 Wilmington, DE 19850		С	DATE INCURRED: 07/2008 CONSIDERATION: Credit Card REMARKS:					\$4,143.00
ACCT #: 444400012873 Chase - CC Attention: Bankruptcy Department PO Box 15298 Wilmington, DE 19850		С	DATE INCURRED: 03/2001 CONSIDERATION: Credit Card REMARKS:					\$3,968.00
1continuation sheets attached		(Rep	(Use only on last page of the completed Sci port also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Rela	nedu e, o	ota ıle l n th	l > F.) ne)	\$39,149.00

Document

Case 08-33493 Doc 1 Filed 12/08/08 Entered 12/08/08 14:11:08 Desc Main Page 17 of 35

B6F (Official Form 6F) (12/07) - Cont. In re Thomas W. Haingl Christine M. Haingl

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Sheet no1 of1 continuation sho Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to Su (Use only on last page of the completed Scoort also on Summary of Schedules and, if applicab	nedu	ota ule l	l > F.)	\$21,575.00 \$60,724.00
Washington Mutual / Providian Attn: Bankruptcy Dept. PO Box 10467 Greenville, SC 29603		С	Credit Card REMARKS:				\$12,792.00
ACCT #: 435237505861 TNB-Visa PO Box 9475 Minneapolis, MN 55440 ACCT #: 6468865491		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS: DATE INCURRED: CONSIDERATION: 04/2003				\$8,783.00
ACCT #: 10726519124901 Chase Manhattan Attn: Bankruptcy Research Dept. 3415 Vision Dr. Columbus, OH 43219	x	н	DATE INCURRED: 09/2007 CONSIDERATION: Co-signed debt REMARKS: Paid by co-signer; current.				Notice Only
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM

Case 08-33493 Doc 1 Filed 12/08/08 Entered 12/08/08 14:11:08 Desc Main Document Page 18 of 35

B6G (Official Form 6G) (12/07)

In re Thomas W. Haingl Christine M. Haingl

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or u	inexpired leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
American Honda Finance Corp. PO Box 168088 Irving, TX 75016	Vehicle lease; ends 9/10. Payments @ \$299/month Acct: 100176566 Contract to be ASSUMED

Case 08-33493 Doc 1 Filed 12/08/08 Entered 12/08/08 14:11:08 Desc Main Document Page 19 of 35

B6H (Official Form 6H) (12/07)

In re Thomas W. Haingl Christine M. Haingl

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eightyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Jackie Haingl 3289 Husking Peg Ln. Geneva, IL 60134	Chase Manhattan Attn: Bankruptcy Research Dept. 3415 Vision Dr. Columbus, OH 43219
Kelly Haingl 3289 Husking Peg Ln. Geneva, IL 60134	American Honda Finance PO Box 168088 Irving, TX 75016

Case 08-33493 Doc 1 Filed 12/08/08 Entered 12/08/08 14:11:08 Desc Main Document Page 20 of 35

B6I (Official Form 6I) (12/07)

In re Thomas W. Haingl Christine M. Haingl

Case No.	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents	of Debtor and Spous	se	
Married	Relationship(s): Daughter Daughter Daughter	Age(s): 17 22 25	Relationship(s)		Age(s):
Employment:	 Debtor		Spouse		
Occupation	Painter		Service Assoc.		
Name of Employer	All Tech Decorating		Chase Bank		
How Long Employed	1.5 yrs.		10 yrs.		
Address of Employer	1227 Naperville Rd.		489 N. Rte. 47		
	Romeoville, Illinois		Sugar Grove, I	llinois	
	erage or projected monthly inco			DEBTOR	SPOUSE
	, salary, and commissions (Prora	ate if not paid month	nly)	\$6,396.00	\$3,041.00
Estimate monthly ove	rtime			\$0.00	\$0.00
3. SUBTOTAL	DUCTIONS			\$6,396.00	\$3,041.00
LESS PAYROLL DED Payroll taxes (include)	des social security tax if b. is ze	ro)		\$1,024.83	\$505.70
b. Social Security Tax		10)		\$396.54	\$197.82
c. Medicare	•			\$92.73	\$46.27
d. Insurance				\$0.00	\$29.34
e. Union dues				\$127.92	\$0.00
f. Retirement				\$0.00	\$0.00
g. Other (Specify)	/ 4	01(k) repay		\$0.00	\$451.00
h. Other (Specify)		() 1)		\$0.00	\$0.00
i. Other (Specify)			_	\$0.00	\$0.00
j. Other (Specify)				\$0.00	\$0.00
k. Other (Specify)			<u> </u>	\$0.00	\$0.00
SUBTOTAL OF PAYE	ROLL DEDUCTIONS			\$1,642.02	\$1,230.13
6. TOTAL NET MONTH	LY TAKE HOME PAY			\$4,753.98	\$1,810.87
7. Regular income from	operation of business or profess	sion or farm (Attach	detailed stmt)	\$0.00	\$0.00
Income from real prop				\$0.00	\$0.00
Interest and dividends				\$0.00	\$0.00
that of dependents lis		to the debtor for the	debtor's use or	\$0.00	\$0.00
11. Social security or gov	rernment assistance (Specify):			ድር ርር	<u></u>
10. Danaian and income				\$0.00	\$0.00
12. Pension or retirement13. Other monthly income				\$0.00	\$0.00
a				\$0.00	\$0.00
b.				\$0.00	\$0.00
С.				\$0.00	\$0.00
14. SUBTOTAL OF LINES	S 7 THROUGH 13			\$0.00	\$0.00
					•
15. AVERAGE MONTHLY	Y INCOME (Add amounts show	n on lines 6 and 14)		\$4,753.98	\$1,810.87

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.**

Case 08-33493 Doc 1 Filed 12/08/08 Entered 12/08/08 14:11:08 Desc Main Document Page 21 of 35

B6J (Official Form 6J) (12/07)

IN RE: Thomas W. Haingl Christine M. Haingl

Case No.	
	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	nedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included?	\$2,024.00
Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	\$365.00 \$69.00 \$150.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$75.00 \$750.00 \$125.00 \$30.00 \$100.00 \$315.00 \$100.00 \$86.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$53.00 \$375.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: VW Jetta b. Other: 2nd Mortg. c. Other: Honda Civic d. Other: Other union dues	\$246.00 \$987.00 \$299.00 \$37.66
 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: Auto Repairs/Licesne Fees 17.b. Other: Personal Care 	\$75.00 \$125.00
 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year followin 	\$6,386.66
document: None. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$6,564.85
b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$6,386.66 \$178.19

Case 08-33493 Doc 1 Filed 12/08/08 Entered 12/08/08 14:11:08 Desc Main Document Page 22 of 35

B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

EASTERN DIVISION (CHICAGO)

In re Thomas W. Haingl Christine M. Haingl

Case No.

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$335,000.00		
B - Personal Property	Yes	4	\$19,465.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$350,651.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$60,724.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$6,564.85
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$6,386.66
	TOTAL	14	\$354,465.00	\$411,375.00	

Case 08-33493 Doc 1 Filed 12/08/08 Entered 12/08/08 14:11:08 Desc Main Document Page 23 of 35

Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Thomas W. Haingl Christine M. Haingl

Case No.

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$6,564.85
Average Expenses (from Schedule J, Line 18)	\$6,386.66
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$9,192.12

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$1,421.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$60,724.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$62,145.00

Case 08-33493 Doc 1 Filed 12/08/08 Entered 12/08/08 14:11:08 Desc Main B6 Declaration (Official Form 6 - Declaration) (12/07) Page 24 of 35

In re Thomas W. Haingl Christine M. Haingl

Case No.	
	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I	declare under penalty of perjury that I have read the for	regoing summary and schedules, consisting of	16
sheet	s, and that they are true and correct to the best of my k	nowledge, information, and belief.	
Date	12/08/2008	Signature _/s/ Thomas W. Haingl	
		Thomas W. Haingl	
	40/00/0000		
Date	12/08/2008	Signature /s/ Christine M. Haingl	
		Christine M. Haingl	
		[If joint case, both spouses must sign.]	

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Thomas W. Haingl	Case No.	
	Christine M. Haingl		(if known)

		STATEMENT OF FINANCIAL AFFAIRS			
None	1. Income from employment or operation of business				
	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
	AMOUNT	SOURCE			
	YTD: \$82,333				
	2007: \$111,602 2008: \$108,673	Employment			
	2 Income other th	an from amployment or appration of business			

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\sqrt{}$

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\overline{\mathbf{Q}}$

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Suits and administrative proceedings, executions, garnishments and attachments

None √

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\sqrt{}$

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Case 08-33493 Filed 12/08/08 Entered 12/08/08 14:11:08

B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Thomas W. Haingl		
	Christine M. Haingl		(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

	5. Repossessions	. foreclosures	and returns
--	------------------	----------------	-------------

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \square

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None \square

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE The Fox Valley Legal Group, LLC 1444 N. Farnsworth Ave. #113 Aurora, IL 60505

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 11/08 - 12/08

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$400.00

10. Other transfers

None \square

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Thomas W. Haingl	Case No.	
	Christine M. Haingl		(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	^	n	_

11. Closed financial accounts

 $\sqrt{}$

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

✓

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

V

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

✓

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

✓

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

B7 (Official Form 7) (12/07) - Cont.

Document Page 28 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Thomas W. Haingl	Case No.	
	Christine M. Haingl		(if known)

	STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 3				
None	b. List the name and address of every site for which the deb Indicate the governmental unit to which the notice was sent a		•		
None	c. List all judicial or administrative proceedings, including se or was a party. Indicate the name and address of the govern		s, under any Environmental Law with respect to which the debtor is or was a party to the proceeding, and the docket number.		
	18. Nature, location and name of business				
None 🗹	None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending				
	If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.				
None	b. Identify any business listed in response to subdivision a.,	above, that is "sin	gle asset real estate" as defined in 11 U.S.C. § 101.		
[If co	mpleted by an individual or individual and spouse]				
	are under penalty of perjury that I have read the answer	rs contained in th	e foregoing statement of financial affairs and any		
Date	12/08/2008	Signature	/s/ Thomas W. Haingl		
		of Debtor	Thomas W. Haingl		
Date	12/08/2008	Signature	/s/ Christine M. Haingl		
		of Joint Debtor (if any)	Christine M. Haingl		
	Ity for making a false statement: Fine of up to \$500,000 S.C. §§ 152 and 3571) or imprisonmen	t for up to 5 years, or both.		

B 201 (12/08)

Document Page 29 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Thomas W. Haingl Christine M. Haingl

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Page 2

B 201 (12/08)

Document Page 30 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE: Thomas W. Haingl Christine M. Haingl

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are guite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code						
l, David Linde	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice					
required by § 342(b) of the Bankruptcy Code.						
/s/ David Linde						
David Linde, Attorney for Debtor(s)						
Bar No.: 6209104						
ne Fox Valley Legal Group TTC						

Aurora, IL 60505 Phone: (630) 898-6500 Fax: (708) 386-1099

1444 N. Farnsworth Ave. #113

B 201 (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

Page 3

IN RE: Thomas W. Haingl Christine M. Haingl

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Thomas W. Haingl	X /s/ Thomas W. Haingl	12/08/2008
Christine M. Haingl	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X /s/ Christine M. Haingl	12/08/2008
Case No. (if known)	Signature of Joint Debtor (if any)	Date

Document Page 32 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Thomas W. Haingl CASE NO

Christine M. Haingl

CHAPTER 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:			
	For legal services, I have agreed to accept:		\$3,500.00	
	Prior to the filing of this statement I have received	ed:	\$400.00	
	Balance Due:		\$3,100.00	
2.	The source of the compensation paid to me was): ::		
	☑ Debtor ☐ Other (s	pecify)		
3.	The source of compensation to be paid to me is	:		
	☑ Debtor ☐ Other (s	pecify)		
4.	✓ I have not agreed to share the above-discle associates of my law firm.	osed compensation with any other pe	erson unless they are members and	
	☐ I have agreed to share the above-disclosed associates of my law firm. A copy of the ag compensation, is attached.			
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;			
6.	By agreement with the debtor(s), the above-disc	closed fee does not include the follow	ving services:	
Г		CERTIFICATION		
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.			
	12/08/2008	/s/ David Linde		
	Date	David Linde The Fox Valley Legal Group, LLC 1444 N. Farnsworth Ave. #113 Aurora, IL 60505 Phone: (630) 898-6500 / Fax: (70		
1				

Document Page 33 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Thomas W. Haingl Christine M. Haingl

CASE NO

CHAPTER 13

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date	12/08/2008		/s/ Thomas W. Haingl
			Thomas W. Haingl
Date	12/08/2008	Signature	/s/ Christine M. Haingl
		•	Christine M. Haingl

American Honda Finance PO Box 168088 Irving, TX 75016

American Honda Finance Corp. PO Box 168088 Irving, TX 75016

Bank of America NC4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420

Capital One Bank Attn: c/o TSYS Debt Management PO Box 5155 Norcross, GA 30091

Chase - CC Attention: Bankruptcy Department PO Box 15298 Wilmington, DE 19850

Chase Bank PO Box 24603 Columbus, OH 43219

Chase Manhattan Attn: Bankruptcy Research Dept. 3415 Vision Dr. Columbus, OH 43219

Equifax PO Box 740256 Atlanta, GA 30374

Experian PO Box 9532 Allen, TX 75013 Jackie Haingl 3289 Husking Peg Ln. Geneva, IL 60134

Kelly Haingl 3289 Husking Peg Ln. Geneva, IL 60134

TNB-Visa PO Box 9475 Minneapolis, MN 55440

Trans Union PO Box 6790 Fullerton, CA 92834

VW Credit, Inc. 2333 Waukegan Rd. Deerfield, IL 60048

Washington Mutual / Providian Attn: Bankruptcy Dept. PO Box 10467 Greenville, SC 29603

Washington Mutual Home Loans 324 W. Evans St. Florence, SC 29501